

Frequently Asked Questions

Q. Can I choose the gold plan because the silver plan out of pocket cost is too high?

At this time MIDAP is only allowing Silver Plans. This may change in the future if given adequate time to review the plans before open enrollment.

Q. Will MIDAP pay my deductible or co-insurance?

MIDAP does not pay for deductible or co-insurance for medical related services. However, if there is a deductible for prescription coverage, MIDAP will pay for this. Please note that the pharmacy must bill the primary insurance first and then MIDAP as a secondary payer. This ensures the payment is being counted towards the deductible.

Q. If a MIDAP client has a student visa, can they apply for a Qualified Health Plan (QHP)?

Yes, you will be able to apply for a qualified health plan. However, MIDAP does not determine the eligibility of any persons for the Qualified Health Plans. For more information regarding immigration status and the healthcare marketplace, please visit <https://www.healthcare.gov/immigration-status-and-the-marketplace/>

Q. If I choose a gold plan and I can afford to pay half the cost for the premium, will MIDAP pay for the difference?

At this time MIDAP is only allowing Silver Plans. MIDAP will not cover half of, or any part of any plan.

Q. Will MIDAP continue to cover the cost of my prescriptions?

Yes, MIDAP will continue to cover the cost of prescription coverage on the MIDAP formulary. The formulary website can be found at <http://www.scriptguiderx.com/>



Q. If I am Medicaid eligible but cannot apply for Medicaid expansion until it is open, can I choose a Qualified Health Plan? And will MIDAP pay the premium?

Medicaid Expansion is expected to be available on April 1, 2014. MIDAP clients will be notified when enrollment begins and will be highly encouraged to apply. MIDAP cannot pay premiums in the interim.

Q. What is the difference between co-insurance and co-pays?

Co-pays: A set amount for services such as office visits and or prescriptions

Co-insurance: A percentage of the total amount of a particular service

Q. Can I assume MIDAP will pay for my co-pays for prescriptions as long as I pick a Silver Plan?

Yes, MIDAP only pays for co-pays for the prescriptions listed on the MIDAP formulary. The formulary website can be found at <http://www.scriptguiderx.com/>

Q. Are the payments for the Pre-Existing Conditions Insurance Program (PCIP) extended until March 31, 2014?

MIDAP only paid PCIP premiums beyond December 31, 2013 for clients with an income at or below 138% of the Federal Poverty Level. This was based on the income on file with MIDAP, if your income has changed, please check with the MIDAP office to verify if the payment was made. You can reach the MIDAP office by calling 1-888-826-6565

Q. What is the Marketplace eligibility notification letter that my client needs to submit to the MIDAP office for premium assistance? The final billing statement from the insurance company indicates their monthly subsidy. Is this sufficient if they do not have their eligibility letter?

MIDAP is a payer of last resort. The client must apply 100% of their tax credit to their premium and the eligibility letter states the full amount in this letter. MIDAP cannot verify that the full amount has been applied to the plan without comparing the amount listed on the eligibility letter to the billing statement.

The eligibility letter is generated through the marketplace notifying the client of their eligibility status for a QHP. This can be located within their marketplace account at www.healthcare.gov

Q. Some of my clients who have applied to the marketplace over the phone are not receiving their eligibility letters. These clients do have bills that show their tax credits. Will IAP-Plus accept these without the eligibility letter?

If this situation has happened to you or your client, please call the MIDAP office at 1-888-826-6565 and a staff member will be able to assist you.